

ABSTRACT OF THE DISCLOSURE

When the encrypted content is provided from a service provider to a user device, a usage log including information of the content usage fee is created in the user device. The created usage log is then sent to the service provider. The service provider compares the content usage fee in the received usage log with a predetermined threshold. If the content usage fee is found to exceed the predetermined threshold, the service provider requests a clearing center to inquire about the electronic money balance of the user. If it is determined that it seems difficult to collect money from the user, the transmission of a content key to the user is suspended. The clearing center also creates an issue log in which the effective period and an allowable amount of money spent by the user are set, and performs settlement processing only when the payment of the content usage fee has been made within the effective period.